

Information to identify the case:

Debtor 1	<u>Celeste C. DeAngelis</u>	Social Security number or ITIN	xxx-xx-1279
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-29370-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Celeste C. DeAngelis

2/1/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Celeste C. DeAngelis
 Debtor

Case No. 18-29370-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Celeste C. DeAngelis, 2232 Ogden Avenue, Bensalem, PA 19020-5226
 517783962 +AmeriHealth, 1901 Market Street, Philadelphia, PA 19103-1465
 517783967 Merrick Bank, PO Box 9180, Pleasanton, CA 94566
 517783968 +NPAS, Inc., PO Box 99400, Louisville, KY 40269-0400
 517805964 +Quicken Loans Inc., Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 517783970 +Steven Szczvr, 716 New Jersey Avenue, North Wildwood, NJ 08260-2825
 517783971 +Westside Meats, 310 North Railroad Avenue, Rio Grande, NJ 08242-1648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 01:50:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 02 2019 01:50:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517783963 +EDI: TSYS2.COM Feb 02 2019 06:18:00 Barclay Bank, PO Box 13337,
 Philadelphia, PA 19101-3337
 517783964 +E-mail/Text: lriley@caperegional.com Feb 02 2019 01:50:12 Cape Regional Medical Center,
 2 Stone Harbor Boulevard, Cape May Court House, NJ 08210-2138
 517783965 +EDI: WFNNB.COM Feb 02 2019 06:18:00 Comenity Capital Bank/HSN, PO Box 182120,
 Columbus, OH 43218-2120
 517783966 +EDI: IRS.COM Feb 02 2019 06:18:00 Internal Revenue Service, PO Box 9012,
 Holtzville, NY 11742-9012
 517783969 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 02 2019 01:51:37 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Celeste C. DeAngelis brian@brianthomaslaw.com
 Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
 nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com, diana.janansky@flastergreenberg.com,
 dss@trustesolutions.net
 Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
 jackie.parsio@flastergreenberg.com, diana.janansky@flastergreenberg.com, dss@trustesolutions.net
 Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6